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4	VIA:		Deputy Di	rector c	of Personnel	•			
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	SUBJECT:		S.1738, I		Health Care I	nsurance fo	r Federal	Civilian	
	federal empinsurance their full coverage.	ployees to long life i Also,	the oppor- term heal nsurance o employees	tunity the care overage may purc	ents on subject of convert a point insurance. Emmay opt to pay hase supplement of spouse's in	rtion of the ployees who full cost tary long-to	eir basic want to for long-	life retain term care	
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